

**Tung Wah Group of Hospitals
Healthy Budgeting
Family Debt Counselling Centre**

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**Understanding the Compulsive
Buying Problem and its Treatments**

30 March 2011



劉嘉玲
自掏腰包買一
百多套戲服

明星購物狂



張柏芝
曾因失戀而瘋狂購物
3車：180萬
LV手袋及鑽戒



即使是大牌，一件衣服也不可能穿兩次，因為永遠有更好的在商店裏等著我。”
Paris Hilton



范冰冰
每次到外地拍戲後「血拼」



章小慧
女人的衣櫃裡永遠少一件衣服

喜歡購物時興奮、減壓

Other Names

- Oniomania?
- Buying mania?
- Impulsive buying?
- Compulsive spending?
- Compulsive shopping?
- Compulsive consumption?
- Addictive buying?
- Compensatory buying?
- Shopaholic

購物狂?

病態購物?

消費成癮?


狂熱消費?

強迫性消費?

Diagnostic Criteria

McElroy and Goldsmith (1994),

cited in Black (2000)



Maladaptive preoccupation with buying or shopping, or maladaptive buying or **shopping impulses or behaviour**, as indicated by at least one of the following:

- frequent preoccupation with buying or impulses to buy that is/are experienced as **irresistible, intrusive** and/or **senseless**
- frequent buying of **more than can be afforded**, frequent buying of items that are **not needed**, or shopping **for longer periods of time than intended**

Diagnostic Criteria

McElroy and Goldsmith (1994),

cited in Black (2000)

1 The buying preoccupations, impulses or behaviors **cause marked distress**, are **time consuming**, significantly interfere with **social or occupational functioning**, or result in **financial problems** (e.g. indebtedness or bankruptcy)

The excessive buying or shopping behaviour does not occur exclusively during period of hypomania or mania

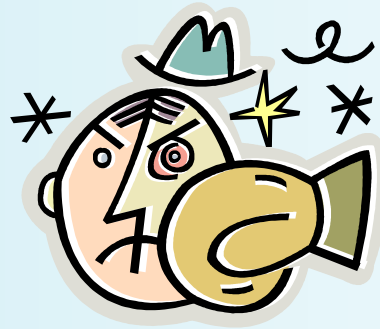
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“New addictions”

Compulsive Buying



Intermittent Explosive Disorder



Compulsive-Impulsive Skin Picking



Compulsive-Impulsive Internet Usage Disorder
(Gambling, Chatting, Surfing)
MMORPG



Compulsive-Impulsive Sexual Behaviors



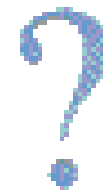
→ DSM IV: Disorders of Impulse Control NOS

DSM-V: OCSD???

SUBGROUP „Impulse Control Disorders“

Pathological Gambling
Trichotillomania
Pyromania
Kleptomania
Intermittent Explosive Disorder

Compulsive-Impulsive Internet Usage Disorder
Compulsive-Impulsive Sexual Behaviors
Compulsive-Impulsive Skin Picking
Compulsive-Impulsive Shopping



Assessment- Screening Instruments

Developers	Scale
Valence et al. (1988)	Compulsive Buying Measurement Scale
Faber and O'Guinn (1992)	<u>Compulsive Buying Scale (CBS)</u>
Edwards (1993)	Edwards Compulsive Buying Scale



- to identify compulsive buyers
- to discriminate compulsive from noncompulsive buyers
- to provide estimates in prevalence

Assessment- Screening Instruments

Developers	Scale
Christenson et al. (1994)	Minnesota Impulsive Disorder Interview (MIDI)
Monahan et al. (1995)	Yale-Brown Obsessive-Compulsive Scale-shopping version (YBOCS-SV)
Lejoyeux et al. (1997)	Questionnaire about Buying Behavior

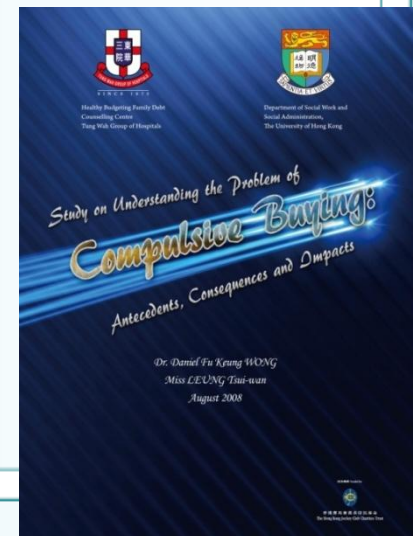
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- to assess cognitions and behaviors associated with compulsive buying
 - best indicator of severity of the illness
 - able to detect improvement during a clinical trial

Prevalence

Faber and O'Guinn (1989)	Magee (1994)	Hassay et al. (1996)	Koran et al. (2006)	Our study (2008)
2-8%	16%	12%	5.8%	6.7%

Study on Understanding the Problem of Compulsive Buying: Antecedents, Consequences and Impacts

(2008) (HKU, TWGHs)



CB – a typical female problem?

Gender distribution

- 80-95% are women
- **Artificial?**
- Women readily admit that they enjoy shopping, whereas men are more likely to report that they “collect”. (Black, 2007)



Reference	Year	Location	No. of individuals	Mean age (years)	Female (%)	Mean age of onset (years)
Schlosser et al. ^[17]	1994	Iowa City, US	46	31	80	19
Christenson et al. ^[18]	1994	Minneapolis, US	24	36	92	18
McElroy et al. ^[16]	1994	Cincinnati/Boston, US	20	39	80	30
Black et al. ^[26]	1998	Iowa City, US	33	40	94	NA
Lejoyeux et al. ^[27]	1999	Paris, France	21	37	95	NA
Ninan et al. ^[28]	2000	Cincinnati/Atlanta, US	42	41	81	NA

NA = data not available.

(Black, 2001; McElroy et al, 1994; Christenson et al, 1994; Scholsser et al, 1994; Faber et al, 1989)

Age of onset

- Late teens or early twenties (Christenson et al, 1994; Schlosser, 1994; Koran, 2002)
- 30 yrs old (Mcelroy et al, 1994)
- Possible reasons (Black, 2007):
 - Emancipation from the home
 - The age at which people first establish credit accounts

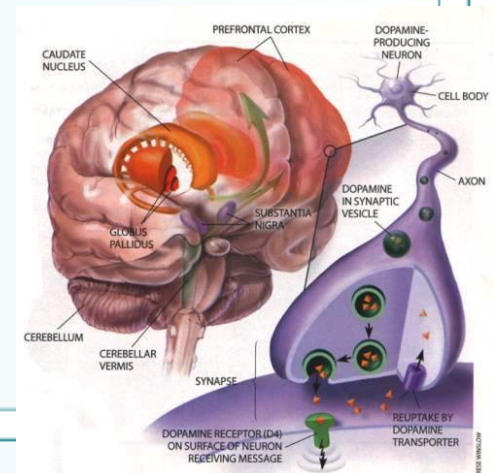


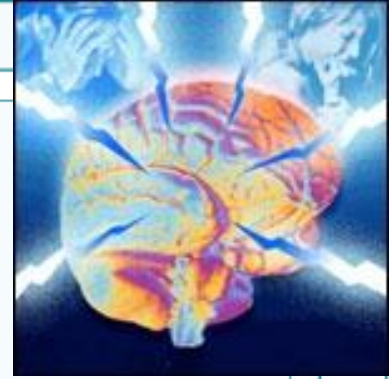
(Black, 2001)

Reference	Year
Schlosser et al. ^[17]	1994
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NA = data not available.	

Comorbidity

- The presence of more than one mental disorder occurring in an individual at the same time
- May hinder a patient's recovery from the pathological behavior
- May prolong the length of treatment
- Treatment may be more difficult





Comorbidity

Research results (Christenson et al., 1994; McElroy et al., 1994; Schlosser et al., 1994, cited in Black, 2001)

- 28-95% with mood disorder
- 41-80% with anxiety disorder
- 30-46% with substance use disorder
- 17-35% with eating disorder
- 21-40% with impulse control disorder
- Others (ADHD, pathological gambling, bipolar affective disorder, depression, obsessive-compulsive disorder, shoplifting/kleptomania)

Hoarding in a compulsive buying sample

- N=66 treatment seeking CB
- 75% of compulsive buyers suffered from compulsive hoarding
- Hoarding compulsive buyers reported more severe buying symptoms, and obsessive compulsive symptoms and presented with a higher psychiatric co-morbidity, especially any current affective, anxiety, and eating disorder



Why Overshop? (April, L. Benson, 2008)

1. To feel better about yourself or more secure
2. Avoid dealing with something important
3. Use shopping as a weapon, to express anger or seek revenge
4. To hold on love
5. To soothe yourself or repair your mood
6. To project an image of wealth and power
7. Fit into an appearance-obsessed society
8. In response to stress, love, loss or trauma (childhood)
9. It's the lesser evil
10. Feel more in control
11. To find meaning in your life or to deny death

Treatment and Intervention



1. Financial Recovery Counseling (McCall, 2000)

- (The progressive nature of compulsive spending and recovery)
- 4 stages of financial recovery work:
 1. **Establishing Clarity**-sense of relief
 2. Gaining Deeper Understanding and Introducing the **Tools of Recovery** e.g spending plan
 3. **Stabilization** – address needs, fee empowered
 4. **Recovery**



2. CBT in Case Counselling

- **Cognitive theory of “compulsive behaviors”**
 - a) These individuals persistently holding certain “**false beliefs**”
 - b) Information about making decisions on certain compulsive behaviors is processed in a consistently **biased manner**
 - c) Compulsive behaviors are **triggered** by an **object**, real or imagined, which incidentally lead to other **cognitive, emotional and physiological responses**
 - d) Engagement in **superstitious behaviors**
 - e) **Poor coping skills**: poor ability to controlling automatic arousal, in challenging distorted cognitions, to cope with stress, unhappy moods
 - f) The **immediate satisfaction** of performing the compulsive acts reinforces the compulsion



Intervention goals & strategies

- Understand one's **cognitive and behavioural pattern** and how these affect one's compulsive buying
- Learn **cognitive and behaviour skills** in controlling compulsive buying
- Identify and modify the **dysfunctional cognitive and behavioural patterns**
- Examine the compulsive behaviour with the **cost-benefit analysis**
- Identify and avoid the **high-risk situations**
- Enhance the **problem solving ability** and **stress-management techniques**

3. CBT Group Intervention

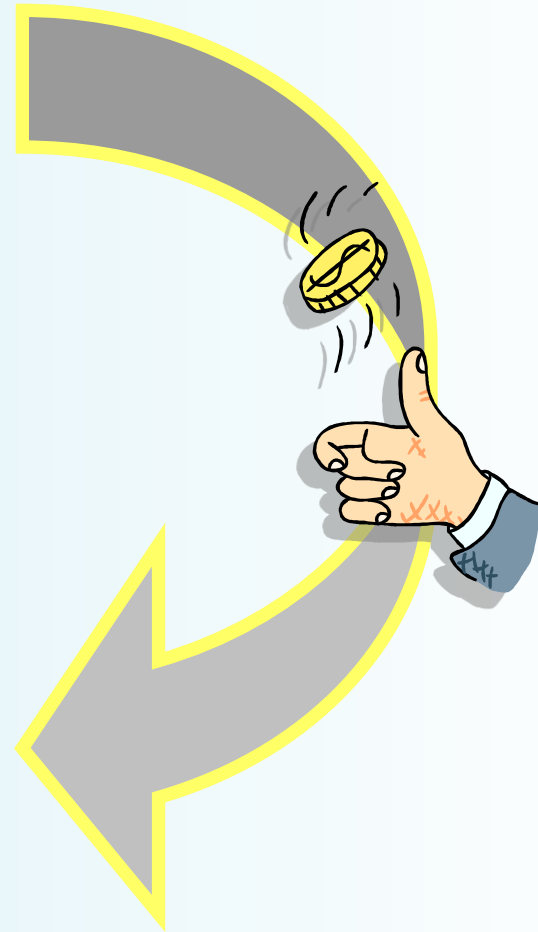
Goals:

- to establish a healthy purchasing pattern and money management
- to **identify and restructure maladaptive thoughts** and feelings associated with shopping and buying
- to **develop healthy coping skills** and communication pattern
- to implement techniques that can prevent relapse



Goal

~~Abstinence~~



Adequate shopping behavior

Significance of financial counselling to compulsive buying treatment

1. Good **entry point** and **early identification**
 - Because of the urgency of the debt situation, the client would show more willingness in accepting the counselling and the intervention of addiction treatment
2. Essence for **relapse prevention**
 - Improve the clients' poor budgeting style and consumption patterns
 - Clarify client's myth and cognitive distortion on money and buying
3. **Visible effect** for pragmatic client (H.K. society)

消費成癮問題— 個案分析

消費成癮個案—輔導目標

1. 建立互信關係
2. 評估和確認問題
 - 財務問題
 - 消費行為 * 過度消費行為量表
 - 家庭背景、生活、情緒及精神健康狀況等
3. 提昇求變動機



輔導過程—了解案主成癮問題



- 案主的自我意識
 - 消費模式
 - 危機時段
 - 引發事件
 - 思想陷阱
 - 自我控制

消費成癮問題的特徵和模式



- 消費念頭充斥腦海
- 感到消費的衝動
- 消費次數頻繁
- 沒有消費的日子感到情緒緊張
- 消費後感到後悔、自責或失落
- 物品多未用過或甚至從未用過
- 因消費影響家人關係

輔導過程—分析問題成因

- 針對個案實況提供心理輔導
 - 過往負面經歷的影響
(如家庭、感情或人際關係等)
 - 自尊心低
 - 思想扭曲
 - 衝動、情緒、壓力處理不當
 - 社交因素和技巧不足



輔導過程—脫癮跟進

- 訂立短期目標和療程停止有關成癮行為
- 增強技巧適當處理有關扭曲的思想、情緒和壓力等
- 重新建立生活秩序
- 妥善財政規劃和理財習慣的建立



輔導過程—預防復發

- 建立更長遠發展目標
- 持續地提昇自尊感
- 處理潛在危機因素
- 建立支援系統
- 建立健康理財觀念



案例：行政人員 April (化名)

- 得知服務途徑：未婚夫查閱中心網頁及推介
- 性別/年齡：女/34
- 婚姻狀況：單身(準備結婚)
- 家庭：父母及一弟
- 薪金：HK\$20,000
- 欠債：沒有
- 求助動機：挽救感情 – 因過度消費行為**多次**破壞了儲蓄計劃，而結婚安排亦臨時告吹



消費模式

- 物品：衣物、美容、雜誌、咖啡
- 頻密：一星期三至四次
- 習慣：放工後美容、逛街睇衫、飲咖啡
- 時段：放工(自己)、星期天(朋友)
(高危時段)
- 金額：\$8,00 - \$3,000不等



1. 財務分析

重組日常、家庭、消費開支

提高財務回復能力

消費高危測試



你的消費模式屬於「高危一族」嗎？

是 / 否

- 我難以控制購物的衝動
- 我經常以購物來減壓
- 購買名牌物品是身份的象徵
- 我接受「先洗未來錢」的觀念
- 我經常以信用卡或分期付款方式消費
- 我沒有「格價」或「講價」的習慣
- 我會為了累積信用卡積分而經常簽帳
- 我會將50%收入花在「非必要開支」
- 我與親友消費時主動以信用卡簽帳
- 我經常幫助親友以信用卡簽帳購物

檢查結果

Microsoft Excel - Financial Planning Tools.xls			
檔案(F) 編輯(E) 檢視(V) 插入(I) 格式(O) 工具(T) 資料(D) 視窗(W) 說明(H)			
C20 =			
A	B	C	D
1	簡化收益表		
2			
3	請在綠色格內填上答案, 同時不可改動紅色格內的數字.		
4			
5			
6	你的淨薪		
7	A. 總收入	7000	
8	B. 總入息稅		
9	C. 可用作生活開支的稅後收入或淨薪	7000	
10			
11			
12	你的生活開支		
13	D. 總住屋開支		
14	E. 總食物開支	1800	
15	F. 總衣服及個人護理開支	500	
16	G. 總交通開支	500	
17	H. 總娛樂開支	200	
18	I. 總醫療開支		
19	J. 總保險開支	300	
20	K. 總其他開支 (如供養父母, 捐款)		
21	L. 總生活開支	3300	
22			
23	M. 可用於儲蓄及投資的收入	3700	
24			

2. 過度消費狀況分析

過度消費行為量表



3. 了解案主消費感受

- 單一「開心」「唔開心」
- 購物時感到釋放「我今日要釋放」
- 過後感後悔「下次一定唔會」
- 嘗試控制自己，但感到忐忑不安，五內俱焚
「好辛苦，好似比火燒」
- 控制後更加認為自己做得好，應該獎勵釋放
- 過後感到後悔「我又衰左」
- 喜歡去消費的途中、試衫的過程、店員服務自己的感覺

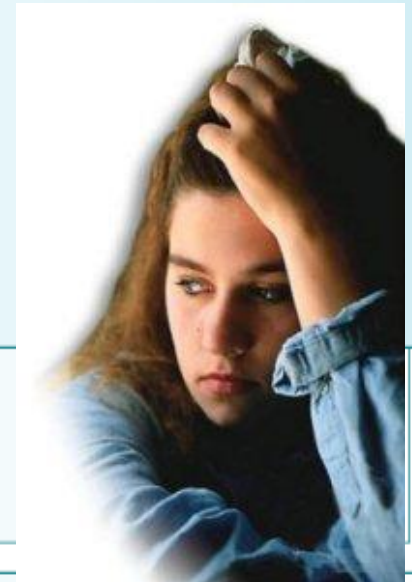
4. 剖析心理影響因素

- 低自尊感
 - 「我覺得自己做野好驚青」
 - 「覺得自己唔夠靚」
 - 「媽咪唔覺得我叻」
- 情緒波幅
 - 「係呀! 我都算大上大落嘅人」
 - 「我有時會好開朗，有時又會收埋自己喊」

不合理地檢討自己：

跨大自己弱項

縮小自己強項



5. 破解思想陷阱

- 返工著得好好重要。
- 工作如戰場。
- 認為穿得好就有自信。
 - 「你今日件衫.....」
 - 「著得唔好等於咩都做唔到」
- 自動化思考
 - 睇衫：「我著左都可以一樣咁靚」
- 自我補償
 - 「做咩要唔開心啫，
我要對自己好d」

重整價值觀

-專重 = 著得靚？

-工作能力=魅力？



介入跟進—脫癮

- 測試規條
 - 別人標準、自己標準
 - 「解咒」
- 重新檢視
 - 公平檢視長處和短處
 - 自我價值、愛錫擁抱自己
- 應對技巧訓練
 - 五常法要訣
- 建立生活秩序和正面價值觀
 - 健康生活
 - 愛情：互相專重、學習、溝通質素



預防復發

- 預防復發

- 避免置身高危地點/情況
- 拒絕技巧
- 強化自信心，減少負面自責「我又衰左」、「我是無用的人」、「我是不是有病」
- 建立低消費習慣
- 建立更長遠發展目標
- 建立支援系統
- 建立健康理財觀念

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
退休、強積金收入	357,200	367,916	378,953	390,322	402,032	414,093	426,515	439,311	452,400	465,8
支出										
住屋開支	108,000	111,240	114,577	118,015	121,555	125,202	128,958	132,826	136,811	140,9
食物開支	24,000	24,720	25,462	26,225	27,012	27,823	28,657	29,517	30,402	31,3
衣服及個人護理開支	24,000	24,720	25,462	26,225	27,012	27,823	28,657	29,517	30,402	31,3
交通開支	18,000	18,540	19,096	19,669	20,259	20,867	21,493	22,138	22,802	23,4
娛樂開支	18,000	18,540	19,096	19,669	20,259	20,867	21,493	22,138	22,802	23,4
醫療開支	12,000	12,360	12,731	13,113	13,506	13,911	14,329	14,758	15,201	15,6
保險開支	36,000	37,080	38,192	39,338	40,519	41,734	42,986	44,275	45,604	46,9
其他開支 (包括供養父母、捐獻)	72,000	74,100	76,385	78,876	81,537	84,368	87,372	90,551	93,907	97,3
總性開支	312,000	321,860	331,001	340,931	351,169	361,694	372,544	383,721	395,232	407,0
年度盈餘	45,200	46,556	47,953	49,391	50,873	52,399	53,971	55,590	57,268	58,9
每月收入	36,000									
退休、強積金收入	29,767									
每年收入增長	3%									
每年支出增長	3%									
住屋開支	9,000									
食物開支	2,000									
衣服及個人護理開支	2,000									
交通開支	1,500									
娛樂開支	1,500									
醫療開支	1,000									
保險開支	3,000									
其他開支	1,000									

結婚預算？
進修？
儲蓄？



Enquiries

- **Hotline and Case Interview (2548 0803)**
- **Opening Hour :**
 - Mon. to Tue. : 10 : 00 a.m.-- 6 : 00 p.m.**
 - Wed. : 10 : 00 a.m. -- 10 : 00 p.m.**
 - Thu. to Fri. : 2 : 00 a.m. -- 10 : 00 p.m.**
 - Sat., Sun. and Public Holiday (voice mail)**

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